

Report to the Community 2021



Mayor's Remarks

Improving the state of affordable housing is critical to improving the City's future. As the single largest recurring expense for most families and a basic requirement for human life, we do ourselves a disservice when we overlook the importance of housing in our lives. When housing is unsafe, uncertain, overcrowded or too expensive, life suffers for every affected family and for the City as a whole.

While the housing crisis is especially acute for people living at the low end of the income scale, the cost for housing is hurting nearly everyone now as people of all incomes and backgrounds are experiencing the crush that occurs when the rent eats first. There are many mistaken beliefs around what 'affordable housing' is. Affordable housing is the metric used to evaluate whether the cost for housing is affordable in relation to a household's income. The standard we use is 30 percent. Housing is considered affordable when it consumes less than 30% of a family's income. When the cost of housing is 30 percent of income, households

are able to retain 70% of income to pay for food, transportation, healthcare, and everything else.

Even in a lower-cost city like St. Louis, the cost for housing has outpaced wages and left too many people cost-burdened. The number of people cost-burdened by the price of housing is growing for homeowners and even more for renters. It is estimated that 1 in 6 households pay more than 1/2 of their income on housing. This is unacceptable. While federal housing programs exist, dollars are so limited that only one in four eligible households actually receives assistance, and it is estimated that people on the waiting list today will have to wait 10 years before they will begin to receive assistance. These longstanding problems in the housing market existed well before the 2008 housing crisis, and as we have all witnessed, the Pandemic exposed our weaknesses even more.

But there is a light, and it shines when St. Louisans work together toward common goals. In 2001, YOU, the citizens of St. Louis, recognized the importance and the value of improving the state of housing when you voted to create the Affordable Housing Trust Fund. The Trust Fund is an annually renewing source of dedicated revenue that is invested yearly into projects that create, expand, and preserve affordable housing and affordable housing services in the City of St. Louis.

The Trust Fund is overseen by the Affordable Housing Commission (AHC), an appointed body that awards Trust Fund dollars through a competitive process to non-profit and faith-based agencies, neighborhood organizations and for-profit developers. By joining forces with allied agencies, the Trust Fund capitalizes on the investments where they can do the most good. This past year, the Commission awarded \$5.9 million to fund 45 affordable housing programs and four housing developments that are creating 148 affordable homes for low and moderate-income households. My 2021 budget increased funding for the Trust Fund by \$1.5 million.

Dollars invested by the Trust Fund enrich our community beyond the sum invested by the Affordable Housing Commission. This is because the Commission builds on the strength of partnership. For development projects, the Commission awards loans for projects that have secured their primary funding but are short the least amount of 'gap' dollars possible. By using this formula, each Trust Fund dollar invested into the construction of affordable housing has attracted \$18 from other funding sources.

Investments by the Trust Fund are just that - they are investments in our future. They go to work immediately and have long-term benefits. They pay wages, provide services, preserve buildings, improve property values, keep people housed, and expand our pipeline of tomorrow's affordable homes. For this reason, it's also important to address the Trust Fund's cumulative investment into our neighborhoods, our housing stock, and into our human capital. The Commission began investing Trust Fund dollars in 2003. Since that time, the Commission has invested just over \$109 million into the City of St. Louis.

The pages that follow outline the housing developments, programs and services that were awarded funding. This report sheds light on the important but difficult work that is being undertaken. Because housing problems never rest, a number of these programs operate every day, 24-hours a day, 365 days a year.

The reasons people become housing insecure, displaced and unhoused are vast. It is for this reason the Commission funds an array of programs and services ranging from homeless prevention initiatives, counseling, transitional housing, neighborhood stabilization, and more. Funded programs help people forge a path out of poverty, recover from addiction, increase wages, and learn skills that improve family cohesion. These fundamental elements build resilient families, stronger neighborhoods and have positive, lasting impact that is measured through improved health outcomes, educational attainment, and increased lifetime earnings.

I want to encourage you to note the names of the agencies in this report and become familiar with their programs and consider what you can do to help your community, struggling friends, family or neighbors. We invite you to become part of the solution with us.

We could not accomplish any of this without the hard work and dedication of the Affordable Housing Commission staff and our appointed body of Commissioners who provide leadership, wisdom and oversight to the selection of projects funded. Together they uphold the integrity of the Trust Fund and keep the promise of a better future alive.

Cynicism and hopelessness have no place on my watch. We live in an extraordinary time. We need extraordinary people, perseverance, and wisdom. While the road ahead is daunting, when we get the policies right and work together, we can achieve so much more than we ever thought possible. Our future depends on it.

Sincerely,

Tishaura O. Jones

Tishaura O. Jones

Mayor, City of St. Louis

Chairman's Remarks



I joined the Commission because I believe we all play a role in making tomorrow better. One of the critical areas in life that can make or break a family is in the area of housing affordability. When most people think of affordable housing they think it means increasing the number of homes that are affordable. That is certainly a big part of what it takes, but it's far from what it takes to improve the state of affordable housing and to thrive as a city.

Improving affordable housing means addressing the community's range of issues that affect our residents' ability to find, obtain and pay for long term, safe and decent housing that doesn't cost more than 30 percent of the family's monthly income. Every City has different housing needs, and the range of housing-related obstacles is vast and woven into nearly every component of our economy. While there is no single answer to the dilemma of affordable housing, the good news is that we can address housing from many angles to make significant improvements to help our brothers and sisters improve their health, achieve financial freedom, and bring stability to their lives. That is exactly what the Affordable Housing Commission does and there is space for you to be part of the solution.

We all bear responsibility to contribute to helping our community. If we want to thrive, and I believe we do, we must take care of our "whole self". In my role as a business owner, a home builder, and a landlord, on any given day I am called on to serve as a counselor, a teacher, a guide and a friend. Sometimes I have to tell people what they don't want to hear because sometimes we get in our own way.

Beliefs are powerful. They shape our world - for better and for worse. While it's understandable to lack motivation and to lean on others once in a while. There's a time for that. There are other times when we need to be honest with friends and family when we see them being caught up in attitudes and beliefs that keep them from achieving peace, purpose, and stability. Sometimes help is in the form of money, sometimes it's in the form of guidance, and sometimes it is by being honest and helping people reframe their outlook and their goals.

As you read this annual report of activities of the Affordable Housing Commission think about whether there are people in your life who could use some of the funded programs or services, or be referred to the Housing Hotline: (314) 802-5444. Help is only a phone call or a click away. Or, maybe this is your year to sign up to be a volunteer in your neighborhood, or to call one of the listed agencies to offer help and support.

There are so many issues that are pulling us apart and keeping us from seeing eye-to-eye. But the struggle we face is not with each other. We are in a major moment in this point in time with so many acute health, housing, and societal challenges. There are so many unknowns, and we don't know how everything is going to play out. But what I do know for sure is that the best way to improve life for ourselves, our children, and our community is by working together.

Derrick Thomas

Derrick Thomas, AHC Chairman
Home Builder Representative

EXECUTIVE DIRECTOR'S *report*



The Affordable Housing Commission (AHC) awarded approximately \$5.9 million dollars in fiscal year 2021 due to a budget increase. Every additional dollar allocated allows AHC to increase the reach and scope of affordable housing services. AHC awards funds every year through a competitive process to a broad coalition of non-profit and faith-based agencies, neighborhood organizations and for-profit developers who expand the availability of affordable housing and provide affordable housing services to low and moderate income residents throughout the City of St. Louis.

The AHC Trust Fund derives its funding from a use tax paid by businesses on purchases of goods from outside the State of Missouri. By ordinance, all funds awarded by the Commission must benefit families and individuals with incomes at or below 80% of the area's established median income. Forty percent of the funds must benefit families and individuals with incomes at or below 20% of the area's established median income. A family of four earning \$16,980 a year would be considered at or below 20% of the area's established median income.

We also meet other needs within the community and assist accessibility modifications for seniors and disabled community members, homeless prevention services that include, transitional housing and emergency shelters, financial assistance allocated towards home repair programs, amongst a host of other neighborhood revitalization movements. For example, projects funded in 2021 include the following:

- 148 new homes, including single-family homes and rental homes
- 216 home repair services, accessible home modifications for persons with disabilities and seniors
- 111,258 units of service to individuals in need of homeless prevention and shelter services
- Transitional housing and services for 6,281 individuals provided by local organizations
- Rent, mortgage and utility assistance for 1,668 households

Our partners bring private investment, capital campaign dollars, charitable contributions, philanthropic grants, endowments, state and federal funding, volunteer hours, and in-kind assistance to every project receiving Trust Fund dollars. Since 2003, the Trust Fund has invested \$34.4 million dollars into rental and for-sale housing projects creating 2,002 affordable homes. During this time, the Affordable Housing Trust Fund has emerged as a powerful tool for leveraging outside capital for maximum impact. Trust Fund projects have directly invested more than \$673 million into our community and produced more than 3,969 homes. For every Trust Fund dollar invested in affordable housing construction projects over this time period, a remarkable \$18.55 has been invested by outside public and private dollars.

We pledge to continue our efforts to be transparent and positive stewards of the public trust. We will work to support additional critical, innovative and strategic developments and programs in the coming years. I thank all the Affordable Housing Commissioners, our staff and supporters for remaining diligent, dedicated and focused on achieving our mission, while complying with all the Covid-19 health safety protocols this year. I also thank Mayor Jones for her support, leadership, vision, and commitment to improving the quality of life for all of the individuals and families in the City of St. Louis.

Yours in community service,

April Griffin

April Ford Griffin
Executive Director

Staff



Support Staff

Photo from left to right:

Sherrell Jacobs-Yancy,
Secretary II

Loretta Hiner,
Senior Housing Analyst

Paula R. Turner,
Account Clerk II

Tameka Brown,
Community Development Specialist II

2021 COMMISSIONERS



Derrick L. Thomas, Chair
Home Builder
Representative



Gail Brown
Licensed Realtor
Representative



Paula Foster
Tenant in subsidized/rent
assisted housing
Representative



James Clifford
Organized labor union
Representative



Lenny Jones
Healthcare
Representative



Steven Foelsch
Disabled Community
Representative



Jamie Boyer
At-Large Representative



Deanetta James
Affordable Housing
Advocate Representative



Marc Hirshman
Financial Industry
Representative



John J. Wuest
At-Large Representative

Thank You

Mayor Tishaura O. Jones and the City of St. Louis wish to thank those appointees who served the Commission with diligence and commitment during the time period covered by this report.



The DOORWAYS campus will feature 1- and 2-bedroom units in a 3-story building. In addition to housing, the project includes the agency's headquarters and offices where residents will receive medical care and supportive, confidential services to help them live their best lives. In this photo the elevator shaft rises in the distance.



AHC provided gap funds to help DOORWAYS, the state's largest HIV housing services agency construct 50 homes to meet the growing needs of people affected by HIV/AIDS. The Trust Fund-assisted units will remain affordable for 30 years. In this photo, column footing is being prepped with rebar prior to pouring concrete.

Doorways 2.0

2021 AFFORDABLE HOUSING *Projects*

Preservation Square Phase 1



The first phase of the Preservation Square development is nearing 50% complete in these photos. This 131-unit redevelopment launches a \$27 million multi-phase, transformative initiative in the Near North Side. It features 1-, 2-, and 3-bedroom garden-style apartments and townhomes.



PSQ was selected by HUD to participate in the Choice Neighborhoods program which leverages significant public and private dollars into locally driven strategies to revitalize distressed neighborhoods.



This mixed-income project includes support services to help families, children, seniors, and adults improve their self-sufficiency and economic stability. The Trust Fund-assisted homes will remain affordable for 40 years.

FY 2021 PROJECTS AWARDED

Agency	Project/Program Name	Projected Number Homes/ Number Served	Type of Service	Total Amount Awarded	Serves 20% of Area Median Income?	% to 20% AMI	Amount to 20% AMI
Construction/Major Rehabilitation:							
Gateway Housing First (GHF)	Francie's Place (4336-38 Chouteau)	4	rental homes	\$166,307 **	Yes		\$83,154
Gateway Housing First (GHF)	Francie's Place (3851 -53 Shenandoah)	4	rental homes	\$146,284 **	Yes		\$73,142
Gateway Housing First (GHF)	Francie's Place (3600 S. Jefferson)	15	rental homes	\$587,409 **	Yes		\$469,927
Habitat for Humanity St. Louis	B evo III	1	single family homes	\$49,000			
K-M Housing, LLC	Etzel Place VI Apartments	88	rental homes	\$500,000 **			
West End Development, LLC	West End Apartments	36	rental homes	\$100,000 **			
TOTAL HOMES PRODUCED:		148		\$1,549,000		40%	\$626,223
Education and Training:							
Dutchtown South Community Corp.	Tenant Rights Education & Organizing Program	215	people served	\$20,000			
Starkloff Disability Institute	Universal Design Summit	300	people served	\$30,000 #			
St. Patrick Center	Housing Support Program	350	people served	\$100,000	Yes	100%	\$100,000
TOTAL EDUCATION/COUNSELING BENEFICIARIES:		865		\$150,000		67%	\$100,000
Education/Training & Rent/Mortgage Subsidies:							
Better Family Life, Inc.	Education/Financial Literacy Counseling & Promotion Program	81	served	\$50,000			
DeSales Community Development	“Here to Stay” Eviction Prevention Program	150	served	\$58,000	Yes	20%	\$11,600
Employment Connection	Project Homecoming Veterans	15	served	\$50,000	Yes	100%	50,000
TOTAL EDUCATION/TRAINING & RENT/MORTGAGE SUBSIDIES:		246		\$158,000		39%	\$61,600
Home Repairs:							
Harambee Youth Training Corporation	Harambee Youth Training Programs	104	home repairs	\$70,000			
Mission: St. Louis	Home Repair	90	home repairs	\$95,000			
Rebuilding Together - St. Louis	Critical Repairs Program	22	home repairs	\$100,000			
TOTAL HOME REPAIRS:		216		\$265,000		0%	\$0
Homeless Prevention/Shelter:							
City Hope St. Louis	Biddle Housing Opportunities Center	1,876	served	\$356,142	Yes	100%	\$356,142
City of St. Louis Dept. of Human Services	Biddle Housing Opportunities Center	1,876	served	\$209,000 *	Yes	100%	\$209,000
Covenant House Missouri	Genesis Shelter Program	5,975	served	\$54,148	Yes	100%	\$54,148
Gateway Homeless Services, Inc.	Gateway 180 Residential Emergency Shelter	66,250	served	\$400,000	Yes	100%	\$400,000
Our Lady's Inn	Our Lady's Inn Emergency Shelter	65	served	\$60,000	Yes	100%	\$60,000
Peter & Paul Community Services, Inc.	Soulard Emergency Shelter	15,300	served	\$225,000	Yes	100%	\$225,000
St. Martha's Hall	St. Martha's Hall Emergency Shelter	5,779	served	\$15,000	Yes	100%	\$15,000
The Women's Safe House	Homeless Prevention for Domestic Violence Victims	4,137	served	\$40,000	Yes	100%	\$40,000
United Way of Greater St. Louis	2-1-1 Housing Plus	10,000	served	\$76,801	Yes	100%	\$76,801
TOTAL HOMELESS PREVENTION/SHELTER:		111,258		\$1,436,091		100%	\$1,436,091
Neighborhood Stabilization:							
Legal Services of Eastern Missouri	Neighborhood Vacancy Initiative (NVI)	2,682	served	\$100,000			
Park Central Development Corp.	Community Resources Counseling Program	89	served	\$50,000			
TOTAL NEIGHBORHOOD STABILIZATION:		2,771		\$150,000		0%	\$0
Rent/Mortgage/Utility Subsidy:							
City of St. Louis Dept. of Health/Heat UP St. Louis	City Wide Heating and Cooling Assistance	500	served	\$350,000			
Criminal Justice Ministry	Direct Service & Referral Network Phase 3	400	served	\$50,000	Yes	100%	\$50,000
Employment Connection	Project Prevention & Project Transition	45	served	\$60,000	Yes	100%	\$60,000
Guardian Angel Settlement Assoc.	Emergency Assistance Program	60	served	\$55,000	Yes	40%	\$22,000
Horizon Housing Development Company	Homeless Prevention Program	25	served	\$50,000			
Metropolitan St. Louis Equal Housing & Opportunity	Landlord Tenant Counseling & Eviction Program	125	served	\$80,000			
Mission: St. Louis	Employment and Community Health as One (EACH1)	220	served	\$50,000	Yes	100%	\$50,000
Park Central Development Corp.	Stay In Place Program (SIPP)	30	served	\$10,000	Yes	50%	\$5,000
Places for People, Inc.	Recovery Focused Rental Assistance	19	served	\$120,000	Yes	50%	\$60,000
St. Patrick Center	Homeless Prevention Project	175	served	\$100,000	Yes	100%	\$100,000
Urban League of Metro St. Louis	Homeless Prevention Project	69	served	\$60,000	Yes	50%	\$30,000
TOTAL RENT/MORTGAGE/UTILITY SUBSIDY:		1,668		\$985,000		38%	\$377,000
Transitional Housing:							
Almost Home, Inc.	Foundations to Success Transitional Living Program	40	served	\$45,000	Yes	100%	\$45,000
Center for Women in Transition	Baker House Reentry Housing	50	served	\$70,000	Yes	100%	\$70,000
Center for Women in Transition	Sharon House Recovery Home for Women	21	served	\$45,000	Yes	48%	\$21,600
Community Women Against Hardship	Family Support/HomeFIRST Program	600	served	\$88,000	Yes	100%	\$88,000
Criminal Justice Ministry	Release to Rent Phase 18	52	served	\$86,000	Yes	100%	\$86,000
Criminal Justice Ministry	Let's Start Reentry Housing Phase II	80	served	\$68,000	Yes	100%	\$68,000
Gateway Housing First	Housing Stability Program	75	served	\$68,000	Yes	100%	\$68,000
Harris House Foundation	Recovery with Responsibility	270	served	\$35,000	Yes	100%	\$35,000
Haven of Grace	Residential Program	77	served	\$80,000	Yes	100%	\$80,000
Hope House STL	Hope House Supportive Housing Program	150	served	\$100,000	Yes	100%	\$100,000
Interfaith Residence (Doorways)	Doorways Jumpstart	20	served	\$30,000	Yes	100%	\$30,000
Interfaith Residence (Doorways)	Doorways Housing Program	250	served	\$252,000	Yes	100%	\$252,000
Lydia's House, Inc.	Transitional Housing & Support Services for Victims of Domestic Violence	35	served	\$40,000	Yes	100%	\$40,000
Peter & Paul Community Services, Inc.	Benedict Joseph Labre Center	4,520	served	\$115,000	Yes	100%	\$115,000
St. Patrick Center	Project LIVE	41	served	\$90,000	Yes	100%	\$90,000
TOTAL TRANSITIONAL HOUSING:		6,281		\$1,212,000	Yes	98%	\$1,188,600
Foreclosure Prevention:							
Urban League of Metro St. Louis/St. Louis Alliance	Homeownership Preservation	30	served	\$65,000			
TOTAL TRANSITIONAL HOUSING:		30		\$65,000	0	0%	\$0
GRAND TOTALS:		123,483		\$5,970,091		63%	\$3,789,514

* Yearly loan payment previously awaded FY 2015

** Funded by CDA CDBG Coronavirus Relief Funds

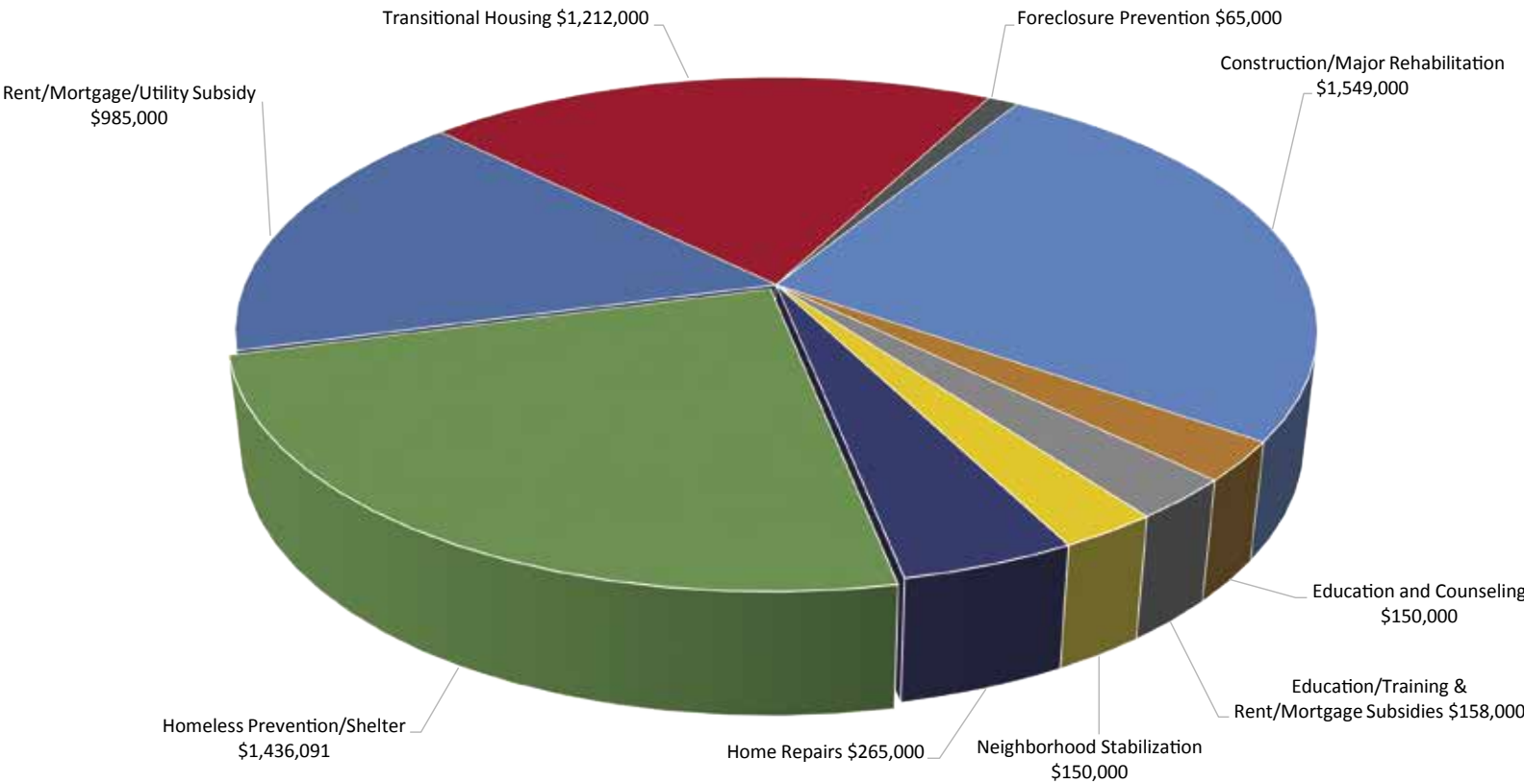
Agency was awarded \$30,000 for Fy '20 and FY '21

2021

AFFORDABLE HOUSING COMMISSION FINANCIAL REPORT FOR FISCAL YEAR 2021 July 1, 2020 - June 30, 2021

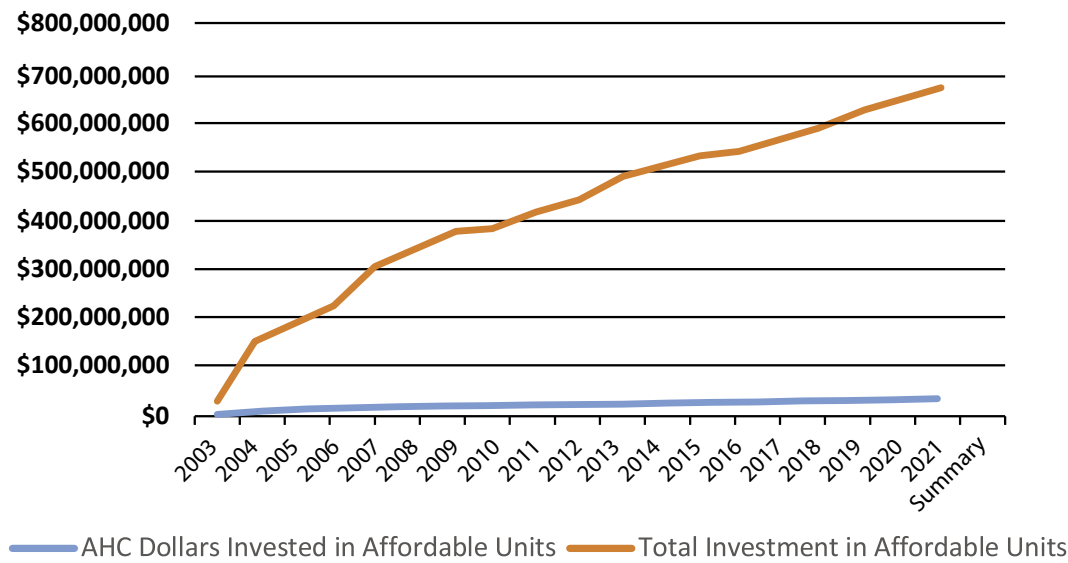
Beginning Balance 7/1/19	\$ 9,550,927.86
2021 Expenditures	\$ (3,952,139.51)
2021 Encumbrances	\$ (6,927,116.90)
2021 Commitments	\$ (3,097,644.21)
2021 Use Tax Revenue & Other Income.....	\$ 5,206,780.19
Ending Balance 6/30/20	\$ 780,807.43

FY 2021 Awards Totaling \$5,970,091



INVESTMENT IN *Affordable Housing Developments*

Total Investment into Affordable Housing Construction Projects Leveraged by Trust Fund Dollars



The Trust Fund provides gap financing for affordable housing developments. This chart illustrates how the Trust Fund's cumulative investment of \$32.8 million since 2003 has attracted more than \$650,000 million outside dollars into the expansion and preservation of affordable housing in the City of St. Louis.



UNIVERSAL DESIGN

A Mark of Quality

Since 2003, the Affordable Housing Commission has invested \$34 million to build and preserve 2,000 affordable homes in the City of St. Louis. With the average cost of construction nearly \$170,000 per home (AHC provides only a fraction of the cost per home) expanding the supply of affordable homes is expensive. Because the Commission invests so much money into this undertaking, the Commission made a promise to citizens. The Commission promised St. Louis that every new home built with Trust Fund dollars will be Universally Designed. This means all new construction homes are not only accessible, but they include design features and amenities that make them barrier-free and livable to the greatest extent possible.

We raised the bar on home design for good reason. We believe that everyone deserves to live in accessible, comfortable, decent, energy-efficient homes regardless of age, status, income, ability or physical limitation. AHC's UD requirements have now become a mark of quality in construction. In a world where people have choice, UD homes are in demand. They appeal to a broad and diverse market because people are looking for livable, smartly designed homes. These attributes are always in style. People want safe, aesthetically-pleasing homes that are adaptable as life circumstances change. Trust Fund-assisted homes are all of these things.

Because Affordable Housing Trust Fund dollars are limited, it is crucial that our investments stand the test of time. We expect Trust

Fund-assisted homes to last 30 years. During that time, it is highly likely each home will serve as many as 15-20 families, and it is almost certain each one will serve many generations. We believe decent, secure and well-designed homes build dignity and self-respect and that all of these qualities form the foundation for success in life.

AHC's Universal Design Requirements instruct architects to design homes with consideration of how people live and interact within space. For example, UD Requirements ensure light switches, faucets, appliances, and fuse boxes will always be within acceptable reach range so that people within the homes, even those with limited strength and dexterity can open windows and doors with ease, turn lights on and off, and safely operate home appliances.

The Affordable Housing Commission supports the growing body of knowledge of Universal Design and how it intersects with helping people live active and independent lives. This past year AHC supported the 7th Universal Design Summit that was held virtually in the fall of 2021. The Summit is known for showcasing some of the best practices, innovations and technologies available in order to push the discipline of Universal Design forward so that our communities and homes are affordable, accessible and sustainable.

A copy of AHC's UD Requirements can be found on the Commission's website at: www.affordablehousingcommissionstl.org.

Housing Agencies Pivot During the Pandemic



Progress is made on a Habitat for Humanity La Saison home on South 13th Street.

Building housing for low and moderate-income people is challenging in normal years. During the Pandemic, in addition to providing shelter, homes across the City became the schoolhouse, the office, and the center of our lives.

Many of the Affordable Housing Commission's funded agencies rely on volunteers to carry out the mission of creating affordable housing and providing housing services for people of modest means.

Scores of people served by Trust Fund-assisted agencies had to contend with even greater hardships as stay-at-home orders caused large swaths of people to lose their incomes and their childcare at the same time they had to take on new roles of educating their children, all while trying to hold onto their jobs, their health, and their sanity.

One of AHC's funded developers, Habitat for Humanity, St. Louis quickly pivoted to provide funds to pay for groceries, medicine, home maintenance, and utilities for 55 of its partner families. The agency also scrambled to help another 40 families receive food for their holidays through Habitat's 'Adopt-a-Family' program. In a few rare cases when families lost their incomes, the agency provided assistance with monthly mortgage payments. As we write this column, Habitat for Humanity St. Louis is proud to state that none of the families in its program lost their homes during the Pandemic.

Stay-at-home orders also dealt a blow to the agency's home construction schedule. With social distancing and other precautions,

Habitat could no longer rely on its significant base of volunteers, which is one of the ways Habitat for Humanity keeps the cost of home-ownership low. This was compounded with the nearly 45% increase in the cost of building materials. Despite the setbacks this past year, three of five Trust Fund-assisted La Saison Phase I homes were completed and the remaining two are close to completion. The agency also started work on five Commission-assisted homes in the Gate District which are slated to be completed and sold to low and moderate-income households this winter.

Affordable rental housing providers similarly had to quickly pivot during the Pandemic to implement infectious disease management plans and other protocols to keep residents, visitors, and care providers safe as our community implemented public health measures to keep rates of infection down.

While the Pandemic didn't cause our housing problems, it exposed our most vulnerable residents and showed us the importance of home to our health and well-being as individuals and as a community.



Habitat volunteers from SLU help in the Gate District Homes.

ONGOING EFFORTS OF OTHER CITY DEPARTMENTS

Healthy Home Repair Program



As part of ongoing efforts to provide affordable housing to low- and moderate-income homeowners, the Healthy Home Repair Program continues to play a key role. The Healthy Home Repair Program seeks to improve the quality of owner-occupied housing by providing a coordinated approach to addressing health and safety issues in the home. As such, all scopes of work are driven by building and code compliance and lead hazard reduction, with the end result of a code-compliant and lead-safe home. The variety of funding sources in the Healthy Home Repair Program, which include CDBG, HOME, Affordable Housing Trust Funds, HUD Lead Grants, Federal Home Loan Bank, and special purpose funds via the non-profits that administer the program, enable the program to address critical housing needs of each property repaired. The repairs that are made in the program can often translate into improving the affordability of the housing unit, as quite often windows are replaced and other energy saving repairs such as replacement of heating and cooling systems are completed which in turn lower utility bills.

In addition, the program provides for priority repairs of an urgent need that can be addressed in a more expeditious manner. Examples of priority repairs include replacing a furnace during cold weather, broken water line, collapsed sewer lines, addressing electrical hazards, and replacing leaking roofs.

Program accomplishments for the Healthy Home Repair Program include the following:

138 loans closed for low/moderate income homeowners

- \$1,196,167 committed in CDBG funds
- \$343,746 committed in HOME funds
- \$72,000 committed in HUD Lead Grant Funds
- \$161,081 committed in Building Division Lead Remediation Funds
- \$1,796,724 committed in all funding sources

Community Development Administration

The Community Development Administration (CDA) applies for, distributes and monitors Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Neighborhood Stabilization (NSP) funds made available through the U.S. Department of Housing and Urban Development. The funds are used to produce housing for low- and moderate-income people. CDA assisted in the production of 50 housing units. Of these, all were rehabilitated. There were not any newly constructed units due to the COVID-19 pandemic.



Mission: St. Louis received Trust Fund dollars to make improvements on homes owned by low and moderate-income residents so they are able to remain living in the home when housing systems fail and when residents are confronted with physical disabilities that make living at home unsafe. Programs like these allow families to stay together during difficult times.



Mission: St. Louis replaced a tub/shower with a zero entry walk-in shower in an aging couple's home. Smart adaptations like these allow people to live with dignity and independence.



Sometimes small improvements dramatically make a home safer and accessible. More than 50% of injury-involved accidents occur at home and many are preventable. In these photos, Mission: St. Louis shows how safety, ease and accessibility are improved by swapping out overhead lights with energy-efficient and brighter lighting.



Support from the Trust Fund helped the agency replace the front door on a home in which a family member was shot and killed. For low income residents, the cost of home improvements is often beyond their means. In this case, the new door is helping to ease suffering and allowing the family to rebuild its life after tragedy.



Lead Safe St. Louis

The Building Division's Lead Inspection Department and its Healthy Home Repair Program inspectors conducted 192 lead hazard evaluations throughout the City. Through various City-funded initiatives, 212 housing units were remediated and cleared of lead hazards. Several funding sources, including the City HUD Lead Grant and the Building Division Lead Remediation Fund were used to accomplish the remediation of these units. These activities have all taken place at a time when the federal funding available to combat lead poisoning has been significantly reduced, yet the City continues to prioritize and address these issues in order to protect the children living in the City.

AFFORDABLE HOUSING COMMISSION ZOOM MEETING



During the Pandemic, AHC staff held hybrid Commission meetings to conduct regular business. In September 2021, the Commission opened its annual funding round. Executive Director, April Ford Griffin explained that in the City’s full scale effort to get federal ARPA SLFRF dollars to help people in need, the Commission teamed up with the Department of Human Services to provide rental assistance and eviction prevention funding. Commission staff also provided the expertise and oversight necessary to award \$1.5 million in Coronavirus CDBG dollars that will go to work creating 147 long-term, affordable rental homes that will serve low and extremely low income households.



MISSION STATEMENT

“To promote City living and neighborhood stabilization through the preservation and production of affordable, accessible housing and support services that enhance the quality of life for those in need.”

www.affordablehousingcommissionstl.org

2021 AFFORDABLE HOUSING Projects



Webster School Senior Apartments

The 100+ year-old Webster School in Old North St. Louis is being renovated into 49 affordable, energy-efficient, senior apartments. This \$11 million project was funded via layered financing. It received state and federal Low Income Housing Tax Credits, Historic Tax Credits, and a loan from the Commission. The development will repay the Trust Fund while providing long-term affordable housing for people 55-years and older.

More than 720 windows were replaced in this historic, 3-story school. Note the original circular windows. They were cleaned, painted, and left in place.